Electronic Acknowledgement Receipt FES ID: 1164509 Application Number: 10690394 Confirmation Number: 3753 Systems and methods for fraud management in relation to stored value Title of Invention: First Named Inventor: Justin Monk Customer Number: 20350 Filer: Eugene Jerome Bernard/bonnie rickles Filer Authorized By: Eugene Jerome Bernard Attorney Docket Number: 020375-043300US Receipt Date: 21-AUG-2006 Filing Date: 20-OCT-2003 Time Stamp: 17:47:47 Application Type: Utility International Application Number: Payment information:

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Document Number	Document Description	File Name	File Size(Bytes)	Multi Part	Pages
1		Response_to_Final_OA.pdf	137639	yes	8

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	Doc Desc	Start	tart End				
	Amendment After Final	1	1				
	Claims	2	6				
	Applicant Arguments/Remarks Made in an Amendment	7	8				
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If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

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If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.